

Information to identify the case:		
Debtor 1	Frank P. Zabrosky Jr. First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-4953 EIN _____
Debtor 2 (Spouse, if filing)	Victoria E. Zabrosky First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-7366 EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-11164-JCM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank P. Zabrosky Jr.
aka Frank P. Zabrosky, aka Frank Zabrosky

Victoria E. Zabrosky

3/18/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frank P. Zabrosky, Jr.
Victoria E. Zabrosky
Debtors

Case No. 19-11164-JCM
Chapter 13

District/off: 0315-1
Date Rcvd: Mar 18, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Frank P. Zabrosky, Jr., Victoria E. Zabrosky, 3631 Julie Court, Erie, PA 16506-6009
cr	+ Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751
15161858	+ Law Offices of Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
15161861	+ OneMain Financial, 2173 West 12th St., Erie, PA 16505-4804

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Mar 19 2025 04:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2025 04:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2025 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: JEFFERSONCAP.COM	Mar 19 2025 04:12:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:28:35	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008
15161855	EDI: CAPITALONE.COM	Mar 19 2025 04:12:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15161856	+ EDI: CAPONEAUTO.COM	Mar 19 2025 04:12:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15643424	+ EDI: AISACG.COM	Mar 19 2025 04:12:00	Capital One Auto Finance, a division of Capital One, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15168526	+ EDI: AISACG.COM	Mar 19 2025 04:12:00	Capital One Auto Finance, a division of Capital One, P.O. Box 4360, Houston, TX 77210-4360
15176414	EDI: CAPITALONE.COM	Mar 19 2025 04:12:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15161857	Email/PDF: creditonebknotifications@resurgent.com	Mar 19 2025 00:29:20	Credit One, PO Box 60500, City of Industry, CA 91716-0500

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Mar 18, 2025

Form ID: 3180W

Total Noticed: 28

15178469	EDI: DIRECTV.COM	Mar 19 2025 04:12:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15179887	+ Email/Text: kslater@eriefcu.org	Mar 19 2025 00:25:00	Erie Federal Credit Union, 3503 Peach St., Erie, PA 16508-2741
15186611	EDI: JEFFERSONCAP.COM	Mar 19 2025 04:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15166957	Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:40:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15192002	+ Email/Text: bkmail@midfirst.com	Mar 19 2025 00:24:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
15161859	Email/Text: bkmail@midfirst.com	Mar 19 2025 00:24:00	Midland Mortgage, A division of Mid First Bank, PO Box 26648, Oklahoma City, OK 73126-0648
15161860	+ Email/Text: nsm_bk_notices@mrc cooper.com	Mar 19 2025 00:24:00	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15180991	EDI: AGFINANCE.COM	Mar 19 2025 04:12:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15178978	EDI: AGFINANCE.COM	Mar 19 2025 04:12:00	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15161862	EDI: AGFINANCE.COM	Mar 19 2025 04:12:00	OneMain Financial, PO Box 64, Evansville, IN 47701-0064
15189486	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:40:54	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15184731	Email/Text: BNCnotices@dcm services.com	Mar 19 2025 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15185296	Email/Text: BNCnotices@dcm services.com	Mar 19 2025 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15182389	EDI: AIS.COM	Mar 19 2025 04:13:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Capital One Auto Finance, a division of Capital On
cr		MidFirst Bank
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmllawgroup.com lemondropper75@hotmail.com
Brian Nicholas	on behalf of Creditor MidFirst Bank brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
CSU - OUCTS, PA Labor & Industry	ra-li-ucts-bankpitts@state.pa.us
Gary V. Skiba	on behalf of Plaintiff Frank P. Zabrosky Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com
Gary V. Skiba	on behalf of Debtor Frank P. Zabrosky Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com
Gary V. Skiba	on behalf of Joint Debtor Victoria E. Zabrosky gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com
Gary V. Skiba	on behalf of Plaintiff Victoria E. Zabrosky gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com
Michael H Kaliner	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. mkaliner@orlans.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com

TOTAL: 10